

Fill in this information to identify the case:Debtor 1 MELISSA A. RICHARDSDebtor 2
(Spouse, if filing) _____United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 16-24027GLT**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: NEW PENN FINANCIAL LLC D/B/A Court claim no. (if known): 5Last 4 digits of any number you use to identify the debtor's account 0 3 0 7Property Address: 886 NEWPORT DR
PITTSBURGH PA 15234**Part 2: Cure Amount**


Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>23,195.98</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>23,195.98</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>23,195.98</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$902.77The next postpetition payment is due on 4 / 1 / 2022
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 MELISSA A. RICHARDS
Name

Case number (if known) 16-24027GLT

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 05/27/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1

MELISSA A. RICHARDS
NameCase number (if known) **16-24027GLT****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
01/28/2020	1147059	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	136.13
02/25/2020	1150580	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	491.58
03/23/2020	1154062	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	492.00
04/27/2020	1157522	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	206.61
05/26/2020	1160853	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	353.69
07/29/2020	1167112	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	377.66
08/25/2020	1170190	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	2,265.90
09/28/2020	1173282	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	439.29
10/26/2020	1176376	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	172.91
11/24/2020	1179447	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	736.67
12/21/2020	1182390	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	458.55
01/25/2021	1185366	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	458.51
02/22/2021	1188493	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	459.17
03/26/2021	1191790	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	508.63
04/26/2021	1195033	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	415.95
05/25/2021	1198156	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	7,095.77
06/25/2021	1201340	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	376.09
07/26/2021	1204544	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	683.70
08/26/2021	1207671	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	485.46
09/24/2021	1210789	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,837.65
10/25/2021	1213861	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	429.79
01/26/2022	1223030	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	162.20
02/23/2022	1225908	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,065.60
03/25/2022	1228868	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	3,055.70
05/25/2022	1234951	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	30.77
				23,195.98

MORTGAGE REGULAR PAYMENT (Part 3)

03/28/2017	1033822	DITECH FINANCIAL LLC F/K/A GREEN TRE	AMOUNTS DISBURSED TO CREDITOR	404.55
04/21/2017	1037186	DITECH FINANCIAL LLC F/K/A GREEN TRE	AMOUNTS DISBURSED TO CREDITOR	445.89
01/10/2018		NEW PENN FINANCIAL LLC D/B/A SHELLP	REALLOCATION OF CONTINUING DEBT	6,830.40
01/25/2018	1068273	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	841.86
02/23/2018	1071458	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	837.25
03/28/2018	1074642	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	833.36
04/24/2018	1077885	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,246.41
05/25/2018	1081157	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	413.97
06/22/2018	1084294	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	825.60
07/26/2018	1087529	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,235.43
08/28/2018	1090743	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,232.72
09/25/2018	1093869	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	820.17
10/29/2018	1097124	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	816.68
11/27/2018	1100251	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	813.42
12/21/2018	1103352	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	812.50
01/25/2019	1106573	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,227.81
02/25/2019	1109817	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	839.40
03/25/2019	1113109	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	857.38
04/26/2019	1116404	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	436.41
05/24/2019	1119805	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,331.96
06/25/2019	1123207	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,358.61
07/29/2019	1126649	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	967.10
08/27/2019	1130125	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,300.09
09/24/2019	1133407	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	797.20
10/24/2019	1136759	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,303.07
11/25/2019	1140212	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,825.22
12/23/2019	1143597	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,319.46
01/28/2020	1147059	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,652.88
02/25/2020	1150580	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
03/23/2020	1154062	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
04/27/2020	1157522	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
05/26/2020	1160853	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
06/26/2020	1164005	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	793.08
07/29/2020	1167112	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	888.26
08/25/2020	1170190	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67

Debtor 1 MELISSA A. RICHARDS
Name

Case number (if known) 16-24027GLT

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
09/28/2020	1173282	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
10/26/2020	1176376	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
11/24/2020	1179447	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
12/21/2020	1182390	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
01/25/2021	1185366	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
02/22/2021	1188493	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	840.67
03/26/2021	1191790	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,262.67
04/26/2021	1195033	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	2,410.19
05/25/2021	1198156	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	925.07
06/25/2021	1201340	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	925.07
07/26/2021	1204544	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	925.07
08/26/2021	1207671	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	925.07
09/24/2021	1210789	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	925.07
10/25/2021	1213861	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	925.07
12/23/2021	1219972	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	1,354.86
01/26/2022	1223030	NEW PENN FINANCIAL LLC D/B/A SHELLP	AMOUNTS DISBURSED TO CREDITOR	2,256.22
				<u>57,389.87</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MELISSA A. RICHARDS
886 NEWPORT DRIVE
PITTSBURGH, PA 15234

SHAWN N WRIGHT ESQ
LAW OFFICE OF SHAWN N WRIGHT
7240 MCKNIGHT RD
PITTSBURGH, PA 15237

NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MTG SVCNG
C/O SHELLPOINT MORTGAGE SERVICING
PO BOX 10675
GREENVILLE, SC 29603-0675

PADGETT LAW GROUP
6267 OLD WATER OAK RD STE 203
TALLAHASSEE, FL 32312

5/27/22

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee